ORMOND BEACH BRANCH GRAND OPENING SCRATCH-OFF MAILER AND SPECIAL OFFERS

ORMOND BEACH BRANCH GRAND OPENING SCRATCH-OFF MAILER AND SPECIAL OFFER DISCLOSURES

[1] **SCRATCH-OFF OFFER. Official Rules:** No purchase necessary to enter or win. A purchase will not increase your chances of winning. **Eligibility:** Recipients of mailing must scratch off the card inside the SCCU Ormond Beach Branch in the presence of an SCCU Member Service Specialist, located at 1185 W Granada Blvd, Suite 10A, Ormond Beach, FL 32174 during operating hours in order to qualify. Any card not scratched off in the direct presence of an SCCU Member Service Specialist at the Ormond Beach Branch will be considered void and any prize noted will be forfeit. Scratch-off offer valid only during the Grand Opening Celebration, June 9 – June 27, 2014. Scratch-off promotion is only valid to legal residents of the USA. Participants must be at least 18 years of age to qualify for prizes. Void where prohibited. **Limit:** One per household. Scratch-off offer valid only during the Grand Opening Celebration: July 9 – July 27, 2014. **How to Play:** Bring this card to the Ormond Beach Branch and, in the presence of an SCCU Member Service Specialist, scratch off the area indicated on your card to reveal whether the card is a winner. **Prizes:** $100 Visa card. Prizes must be claimed during the Grand Opening Celebration: June 9– June 27, 2013. Unclaimed prizes will not be awarded. No prize substitution, except at Sponsor's sole discretion or as otherwise provided herein. **Odds of Winning:** Odds are based on all distributed cards; 20 of the produced scratch-off tickets contain winning information. 12,512 scratch-off cards will be produced. Contest officially ends at close of business on June 27, 2014 or while supplies last. **Conditions:** This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning the prize if, in its sole discretion, it determines that said participant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other participants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, adverse weather conditions, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of the Sweepstakes Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. **No Liability:** If due to a printing, production, or other error, more prizes are claimed than are intended to be awarded for any prize, the intended prizes will be awarded in a random drawing from among all verified and validated prize claims received for that prize level. In no event will more than the stated number of prizes be awarded. Participants agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless SCCU and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this offer as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any promotion related activity or participation in this promotion. **Winner's List & Rules:** For the name of the Grand Prize winner, or to receive an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: SCCU Ormond Beach Branch Scratch-Off Offer, P.O. Box 419001, Melbourne, FL 32941-9001 by July 15, 2014. Please specify "Rules" or "Winner." You may also view the rules online at www.sccu.com. **Sponsor**: This promotion is being sponsored by Space Coast Credit Union, Marketing Department, P.O. Box 419001, Melbourne, FL 32941-9001. SCCU is federally insured by NCUA and an Equal Housing Lender.

[2] **SECOND CHANCE DRAWING: Official Rules:** No purchase necessary to enter or win. A purchase will not increase your chances of winning. **Eligibility:** To enter Space Coast Federal Credit Union's (the "Sponsor") Second Chance Sweepstakes (the "Sweepstakes"), you must be 18 years or older, a U.S. Citizen or legal resident with valid social security number or government issued ID at the time of entry. Employees of Space Coast Credit Union (SCCU), their Board of Directors, Supervisory Committee, their affiliated companies, parent, subsidiaries, service partners, and advertising and promotion agencies (collectively, "Sweepstakes Entities"), and their IRS dependents, immediate families (i.e. parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Sweepstakes. **How to Enter:** Scratched off cards that meet the eligibility requirements (18 years or older; card scratched off in the presence of an SCCU Member Service Specialist at the Ormond Beach Branch; card brought in by June 27, 2014) will automatically be entered in a separate drawing to win a new Apple iPad. Card must be given in person to a Member Service Specialist at the Ormond Beach Branch in order to qualify. **Prizes:** One (1) Grand prize of an Apple iPad. Approximate Retail Value (the "ARV") of the Grand Prize is $500. Grand Prize winner is responsible for all federal, state and local taxes, and any other expenses related to acceptance and use of the prize. No prize substitution, except at Sponsor's sole discretion or as otherwise provided herein. **Odds:** The odds of winning will depend upon the total number of eligible entries received. **Drawing:** Prize will be awarded in a random drawing conducted by SCCU from among all eligible entries received on or about July 16, 2014.**Notification:** The decisions of the Sweepstakes are based on their sole discretion and interpretation of these official rules and are final and binding in all respects. The potential grand prize winner will be contacted by email and/or phone within five business days. If a potential winner cannot be reached

within five days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. **Conditions:** Limit one grand prize per winner during the sweepstakes period. The potential grand prize winner will be required to execute an affidavit of eligibility, a liability release and a publicity release and other documents including but not limited to tax documents, as applicable, except where prohibited by law. Such documents must be returned by the date and/or time indicated within such documents. If the potential grand prize winner fails to return such documents within that time, or if an potential grand prize winner is found to be ineligible, or if he/she does not comply with the Official Rules, then the potential grand prize winner will be disqualified and an alternate grand prize winner will be selected through a random drawing by the Sweepstakes Sponsor from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification and an alternate winner will be selected. Potential winner may be required to report prize to the Internal Revenue Service (consult a tax advisor). In the event it is deemed during the verification process that potential winner does not have a unique, personal and valid social security number for Sponsor to report the tax liability associated with acceptance of the prize, potential winner will be disqualified and another winner selected. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Sweepstakes Entities to use said winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, and in all forms of media, in perpetuity, without further compensation. Winner agrees to be available at their own expense for photo opportunity and prize presentation at one of sponsor's SCCU branches in Florida, as selected by the sponsor. This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning the prize if, in its sole discretion, it determines that said participant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other participants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, adverse weather conditions, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of the Sweepstakes Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. **No Liability:** By entering, entrants and the Grand Prize winner agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes related activity or participation in this Sweepstakes. **Winner's List & Rules:** For the name of the Grand Prize winner, or to receive an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: SCCU Ormond Beach Branch Second Chance Sweepstakes, P.O. Box 419001, Melbourne, FL 32941-9001 by July 15, 2013. Please specify "Rules" or "Winner." You may also view the rules online at www.sccu.com. **Sponsor**: This Sweepstakes is being sponsored by Space Coast Credit Union, Marketing Department, P.O. Box 419001, Melbourne, FL 32941-9001. SCCU is federally insured by NCUA and an Equal Housing Lender. This contest is not sponsored by, endorsed by, or in any way connected to Apple, Inc. This website is not affiliated with Apple.

[3] **OPEN A NEW CHECKING ACCOUNT AND GET UP TO $50:** Must mention promo code OBBCHK when opening account with Express Sales and when signing account documents at the Ormond Beach Branch. Offer applies only to new members opening a new checking account type of either Value Checking or Interest Checking between June 9, 2013 through close of business on August 31, 2014 by account holders age 22 or greater. Account documents must be signed at the Ormond Beach Branch to qualify and promo code must be mentioned at the time of account opening with Express Sales and account document signing at the branch in order to receive the promotion. $25 will be deposited into the new member's checking account upon opening. To qualify for the additional $25 deposit, the new checking account must be used for ten (10) purchase or payment transactions within 30 days of account opening and direct deposit must be activated. Allow 60 days from the date of the 5th transaction to receive the additional deposit. Funds may not be used for initial account deposit. Limited time offer. Offer may be withdrawn without notice. May not be combined with any other deposit offer. Account must remain open for 90 days. Offer does NOT apply to new accounts opened due to changes in account type by previously-existing SCCU checking account holders, or new checking accounts opened by previously-existing SCCU members. Offer subject to change and may be withdrawn without notice. May not be combined with any other deposit offer. Account must remain open for 90 days. SCCU's normal credit criteria apply.

[4] **$100 AUTO LOAN REFINANCE AND PURCHASE OFFER:** Must mention promo code OBBAUTO when signing account documents at the Ormond Beach Branch. Account holders age 21 or greater will receive a $100 Visa® gift card when they refinance a vehicle loan from another lender to SCCU or finance a new/used auto loan purchase with SCCU from June 9, 2014 through close of business on August 31, 2014. Loan amount must be at least $10,000 to be eligible for gift card offer; loan documents must be signed at the Ormond Beach Branch in order to qualify and promo code must be mentioned at the time of account document signing in order to receive the promotion. New loans only; does not apply to existing SCCU loans. Gift card offer does not apply to loans financed at 1.89% APR. Offer subject to change and may be withdrawn without notice. RATE/TERM: APR is Annual Percentage Rate. Rate is affected by your credit quality, model year, term selected, loan to value (LTV), and payment method. Yours may be different. Qualified borrowers only. Our usual credit criteria apply. You may be asked to furnish a down payment.